

**Fill in this information to identify the case:**

Debtor 1 ROSA VIRIDIANA PORTUGAL

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California  
(State)

Case number 20-40153-RLE-13

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

**Court claim no. (if known):** 8

**Last 4 digits** of any number you use to identify the debtor's account: 3 7 3 2

**Date of payment change:**  
Must be at least 21 days after date of this notice 02 / 01 / 2021

**New total payment:** \$ 2,838.52  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 937.38

New escrow payment: \$ 996.88

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 ROSA VIRIDIANA PORTUGAL  
First Name Middle Name Last Name

Case number (if known) 20-40153-RLE-13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

*Check the appropriate box.*

- ☐ I am the creditor  
☐ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ CASSANDRA J. RICHEY

Signature

Date 12 / 23 / 2020

Print: CASSANDRA J. RICHEY  
First Name Middle Name Last Name

Title ATTORNEY FOR CREDITOR

Company BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP

Address 3990 E. CONCOURS STREET SUITE 350  
Number Street

ONTARIO, CALIFORNIA 91764  
City State ZIP Code

Contact phone ( 626 ) 371- 7020

Email NDCAECF@BDFGROUP.COM

\*\*\*\*\*The new payment amount listed above includes recovery of the escrow shortage. If the Debtor timely pays the escrow shortage in a lump sum, then the new payment amount will decrease per the attached escrow analysis statement. If this occurs, Creditor will not file a new Payment Change Notice.

## **CERTIFICATE OF SERVICE**

I hereby certify that on December 23, 2020, a true and correct copy of the Notice of Mortgage Payment Change was served via electronic means as listed on the Court's ECF noticing system or by regular first class mail to the parties listed on the attached list.

Respectfully submitted,

BARRETT DAFFIN FRAPPIER  
TREDER & WEISS, LLP

BY: /s/ CASSANDRA J. RICHEY 12/23/2020

CASSANDRA J. RICHEY  
CA NO. 155721  
BARRETT DAFFIN FRAPPIER TREDER &  
WEISS, LLP  
3990 E. CONCOURS STREET SUITE 350  
ONTARIO, CA 91764  
Phone: (626) 371-7020, Fax: (972) 661-7725  
E-mail: NDCAECF@BDFGROUP.COM  
ATTORNEY FOR CREDITOR

### **BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL:**

**DEBTOR:**

ROSA VIRIDIANA PORTUGAL  
2221 89TH AVE  
OAKLAND, CA 94603

**DEBTOR'S ATTORNEY:**

NATHAN DAVID BORRIS  
1380 A ST.  
HAYWARD, CA 94541

**TRUSTEE:**

MARTHA G. BRONITSKY  
P.O. BOX 5004  
HAYWARD, CA 94540